Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
	governi	ne name that is on your ment-issued picture cation (for example, iver's license or rt).	Donald First name L Middle name	Victoria First name L Middle name
	identific	our picture cation to your meeting e trustee.	Thomas Last name Jr. Suffix (Sr., Jr., II, III)	Thomas Last name Suffix (Sr., Jr., II, III)
2.		ner names you used in the last 8	First name	First name
		your married or names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
3.	your S numbe Individ	he last 4 digits of Social Security r or federal ual Taxpayer cation number	XXX - XX - 9619 OR	XXX - XX - <u>5309</u> OR
	identill	Canon Humber	9xx - xx	9 xx - xx

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 2 of 69

Debtor 1 Donald L Document Thomas

Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		9408 S Peoria	
		Number Street	Number Street
		Chicago IL 60620 City State ZIP Code	City State ZIP Code
		COOK	State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐I have another reason. Explain. (See 28 U.S.C. § 1408

Case 17-29359 Entered 09/29/17 17:10:48 Filed 09/29/17 Doc 1 Desc Main Page 3 of 69

Document Thomas Donald Debtor 1 Case Number (if known)

Pa	Tell the Court About Your	Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankrup ter 7 ter 11 ter 12			equired by 11 U.S.C. § 342(b) for I	
8.	How you will pay the fee	local yours subm with: I nee Appli I requ By la less to	court for self, you itting you a pre-pred to particular that w, a juckhan 15 he fee i	or more details about may pay with case our payment on your inted address. The fee in install for Individuals to Part my fee be waived address, but is nown of the official promise in installments). If	but how you may sh, cashier's checour behalf, your at siments. If you cho say The Filing Feed (You may request required to, waive poverty line that all you choose this o	Please check with the clerk's opay. Typically, if you are payin k, or money order. If your attortorney may pay with a credit conset this option, sign and attact in Installments (Official Formores this option only if you are fill be your fee, and may do so only oplies to your family size and you ption, you must fill out the App 3) and file it with your petition.	g the fee rney is ard or check h the 103A). ling for Chapter 7. y if your income is you are unable to
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District	Ilnbke None	When	05/29/2014 Case Number MM / DD / YYYYY Case Number MM / DD / YYYYY Case Number MM / DD / YYYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		When	Relationship to you Case Number, if kn MM / DD / YYYYY Relationship to you Case Number, if kn MM / DD / YYYYY	nown
11.	Do you rent your residence?	■ No. □ Yes.	resider	our landlord obtained nce? No. Go to line 12.	atement About an E	nt against you and do you want to viction Judgment Against You (Fo	

Debto	First Name	L Middle Name	Document Thomas	Entered 09/29/17 17:10:48 Page 4 of 69 Case Number (if known)	Desc Main
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No.	Go to Part 4. Name and location of business Name of business, if any Number Street City Check the appropriate box to or the street business (at the street business) Single Asset Real Estate business (at the street business)	State describe your business: s defined in 11 U.S.C. § 101(27A)) t (as defined in 11 U.S.C. § 101(51B))	Zip Code
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor</i> ? For a definition of <i>small</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D).	appropriate balance sh documents No. 1: No. 1: Tyes. 1	e deadlines. If you indicate that eet, statement of operations, can do not exist, follow the proced arm not filling under Chapter 11. The arm filling under Chapter 11, but the Bankruptcy Code.	art must know whether you are a small business of you are a small business debtor, you must attach ash-flow statement, and federal income tax return ure in 11 U.S.C. § 1116(1)(B). I am NOT a small business debtor according to the definition of t	your most recent or if any of these
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	■ No.	hat is the hazard?	At Needs Immediate Attention If, why is it needed?	

perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

s. What is the hazard?				
If immediate attention is	needed, why	is it needed?	 	
Where is the property?			 	
	Number	Street		
	City		 State	ZIP Code

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main

Donald Debtor 1

Document Thomas

Page 5 of 69

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main

Document Thomas Donald

Debtor 1

Page 6 of 69 Case Number (if known) _

	First Name	Middle Name Last Nam	ne	
Pai	t 6: Answer These Question	s for Reporting Purposes		
16.	What kind of debts do you have?	-	ily consumer debts? Consumer debts are of all primarily for a personal, family, or household	- · · · · · · · · · · · · · · · · · · ·
		-	ily business debts? Business debts are del evestment or through the operation of the busin	-
		16c. State the type of debts you	u owe that are not consumer debts or business	s debts.
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution		Chapter 7. Go to line 18. Apter 7. Do you estimate that after any exempleses are paid that funds will be available to dist	
	to unsecured creditors?			
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pai	T7: Sign Below			
For	you	correct. If I have chosen to file under Ch	and I declare under penalty of perjury that the in apter 7, I am aware that I may proceed, if eligi understand the relief available under each ch	ble, under Chapter 7, 11,12, or 13
			d I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 34	
		I request relief in accordance wi	th the chapter of title 11, United States Code,	specified in this petition.
		_	tement, concealing property, or obtaining mone ult in fines up to \$250,000, or imprisonment for and 3571.	
		/Signature of Debtor 1		Victoria L Thomas nature of Debtor 2
		Executed on 09/29/20	17 Exe	ecuted on09/29/2017

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 7 of 69

Debtor 1	Donald	L	Thomas	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date	Date: 09/29/20	17
Signature of Attorney for Debtor	24.0	MM / DD / YYYY	
Lisa LaShawn Haley			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone312-332-1800	Email ad	dressndil@gerad	cilaw.com
6307614	IL		
Bar number	State		

Fill in this information to identify your case:					
Debtor 1	Donald	L	Thomas		
	First Name	Middle Name	Last Name		
Debtor 2	Victoria	L	Thomas		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District o	of <u>ILLINOIS</u> (State)		
Case Number					
(If known)					

Check if this is a
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 68,000
1b. Cop	line 62, Total personal property, from Schedule A/B	\$ 12,246
1c. Cop	v line 63, Total of all property on Schedule A/B	\$ 80,246
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$36,873
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$31,848
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,794.78
Copy y		\$2,794.78 \$2,268.88

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Page 9 of 69

Document Thomas Donald Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
Your famil	debts are primarily consumer debts. Consumer debts are those "incurred by an individual primer, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. debts are not primarily consumer debts. You have nothing to report on this part of the form. Crown to the court with your other schedules.	. § 159.				
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Offic 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	cial	\$ 1,373.42			
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim				
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00				
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00				
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Tota l	I. Add lines 9a through 9f.	\$_0.00				

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Fill in this in	nformation to identify y	our case and this filing	g:	0 of 69				
Debtor 1	Donald	L	Thomas					
	First Name	Middle Name	Last Name					
Debtor 2	Victoria	L North North	Thomas					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u> (State)					
Case Number	r					_	Check if this	
(If known)						а	mended filir	ıg
<u>Official F</u>	orm 106A/B							
Schedul	e A/B: Prope	erty						12/15
category where responsible for pages, write yo	e you think it fits best. It supplying correct info our name and case num	Be as complete and ac rmation. If more space ber (if known). Answe	ccurate as possible. If two ma e is needed, attach a separate	its in more than one category, rried people are filing together sheet to this form. On the top	, both are equa	ally		
	vn or have any legal or	equitable interest in a	any residence, building, land,	or similar property?				
No. Yes.	Describe							
163.	Describe		What is the property? Check	all that apply.	Do not deduct	secured claim	ns or exemption	s. Put
9408 S. F	Peoria		Single-family home			-	claims on Sched	
Street addr	ess, if available, or other de	escription	Duplex or multi-unit building	9	Creditors with	nave Claims	Secured by Fit	репу
			Condominium or cooperative	/e	Current value entire proper		Current value portion you	
			Manufactured or mobile ho	me	entire proper	ty:	portion you	OWITE
Chicago		IL 60620	Land		\$	68,000.00	\$	22,666.67
City		State ZIP Code	Investment property					
County			Timeshare		Describe the	=		
County			Other		interest (sucl the entireties			=
			Who has an interest in the p	property? Check one.		•	,,	
			Debtor 1 only					
			Debtor 2 only Debtor 1 and Debtor 2 only		Check if	this is a con	nmunity prop	erty
			At least one of the debtors		(see instr	uctions)		
				to add about this item, such as				
	lles velve of the mosticus		autoiaa fua Daut 1 in alcelius	u anu antiisa fau mansa				
	-	-	ur entries fro Part 1, including	g any entries for pages	>			\$22,666.67
Part 2:	Describe Your Vehicles							
-		=	=	registered or not? Include any cutory Contracts and Unexpired				
03. Cars, vans	s, trucks, tractors, spor	rt utility vehicles, moto	orcycles					
Yes.	Describe Make:	Hyundai	Who has an interest in the r	ranarty? Chack and				
		Sonata	Who has an interest in the p	TOPOLY I OHEON OHE.			is or exemptions laims on <i>Sched</i>	
	Model:		Debtor 2 only		Creditors Who	Have Claims	Secured by Pro	perty
)	Year:	2012	Debtor 1 and Debtor 2 only		Current value		Current valu	
A	Approximate Mileage:	69,000	At least one of the debtors		entire proper	ty f	portion you	OWIT
(Other information:		_		\$	10,650.00	\$	10,650.00
	2012 Hyundai Sonata w miles	ith over 69,000	Check if this is communinstructions)	nity property (see				
L			_					

D

Case 17-29359

Doc 1

Entered 09/29/17 17:10:48 Page 11 of 69 umber (if known)

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First Name 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Yes Describe

		-	portion you own for all of your entries fro Part 2, including any entries for pages	[\$ 10,650.00
-	you nave at	tacheu for Part 2	2. Write that number here>			
	Part 3:	Describe Your Per	sonal and Household Items			
Do	you own or	have any legal	or equitable interest in any of the following items?	portio Do no	ent value on you ow t deduct sec	n?
06.	Examples:	I goods and furr Major appliances, f	ishings urniture, linens, china, kitchenware			
	No. Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$1,000		¢	1,000.00
07.		Televisions and rac	lios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games	1	Ψ	<u> </u>
	Yes.	Describe	TV, computer, printer, music collection, cell phone \$200		\$	200.00
08.		Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	•	-	
	Yes.	Describe			\$	0.00
09.	Examples: and kayaks	; carpentry tools; m	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	7		
10	Yes.	Describe			\$	0.00
		Pistols, rifles, shoto	uns, ammunition, and related equipment			
	Yes.	Describe			\$	0.00
11.	No.		urs, leather coats, designer wear, shoes, accessories	-		
	Yes.	Describe	Everyday clothes, shoes, accessories \$150		\$	150.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	Yes.	Describe	Wedding Ring \$150		•	150.00
13.	Non-farm a Examples:	animals Dogs, cats, birds, h	orses	1	Ψ	
	Yes.	Describe			\$	0.00

Debtor 1

Entered 09/29/17 17:10:48 Page 12 of 69 umber (if known) Case 17-29359 Filed 09/29/17 Desc Main Doc 1 Donald First Name Middle Name 14. Any other personal and household items you did not already list, including any health aids you did not list

	NO.				
	Yes.	Describe			\$ 0.00
15.	Add the do	llar value of all	of your entries from Part 3. includin	ng any entries for pages you have attached	
				>	\$1,500.00
P	art 4:	Describe Your Fir	nancial Assets		
Do	you own or	have any legal	l or equitable interest in any of the fo	ollowing?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples: I No. Yes.	Money you have ir	n your wallet, in your home, in a safe depos	sit box, and on hand when you file your petition	
17.	Deposits o	f money			\$ <u>0.0</u> 0
	Examples: 0 and other si	Checking, savings imilar institutions.	If you have multiple accounts with the same		
	Yes.	Describe	Account Type: In Checking Account	nstitution name: Fifth Third Bank	s 0.00
			Checking Account	Citibank	\$ 16.00
			Checking Account	Fifth Third Bank	\$80.00
18.	Examples: I	Bond funds, invest	publicly traded stocks trace	ey market accounts	\$ <u>96.0</u> 0
	Yes.	Describe	Institution or issuer name:		\$ 0.00
	No. Yes. Government Negotiable	Describe nt and corporat instruments includ	Name of Entity and Percent of Owner to bonds and other negotiable and nother personal checks, cashiers' checks, promare those you cannot transfer to someone be	non-negotiable instruments nissory notes, and money orders.	\$ <u>0.0</u> 0
	No. Yes.	Describe	Issuer name:		\$ 0.00
21.		t or pension acc			
	No. Yes.		RISA, Keogh, 401(k), 403(b), thrift savings Type of account and Institution name	e:	
	_		•		\$ <u> </u>
22.	Your share		epayments osits you have made so that you may conting landlords, prepaid rent, public utilities (elect		
	Yes.	Describe	Institution name or individual:		
23.	Annuities (A contract for a	a periodic payment of money to you	ı, either for life or for a number of years)	\$ <u>0.0</u> 0
	Yes.	Describe	Issuer name and description:		
24.			IRA, in an account in a qualified ABL (b), and 529(b)(1).	LE program, or under a qualified state tuition program.	\$ <u>0.0</u> 0
	Yes.	Describe	Institution name and description. Sep	parately file the records of any interests.11 U.S.C. § 521(c):	\$0.00

Debtor 1

Case 17-29359 Doc 1 Donald

Desc Main

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers Describe..... Yes. 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... Yes. 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe Disability Insurance 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$96.00 for Part 4. Write that number here -->

Debtor 1

Yes.

Describe.....

Case 17-29359 Doc 1 Donald

Filed 09/29/17 Entered 09/29/17 17:10:48

Document Page 14 of 69 umber (if known)

Desc Main

0.00

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... Yes. 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.

Filed 09/29/17 Entered 09/29/17 17:10:48

Document Page 15 of 69 moder (if known) Case 17-29359 Doc 1 Desc Main Debtor 1 50. Farm and fishing supplies, chemicals, and feed No. Describe..... Yes. 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 22,666.67 55. Part 1: Total real estate, line 2 \$ 10,650.00 56. Part 2: Total vehicles, line 5 \$ 1,500.00 57. Part 3: Total personal and household items, line 15 \$96.00 58. Part 4: Total financial assets, line 36

59. Part 5: Total business-related property, line 45

61. Part 7: Total other property not listed, line 54

60. Part 6: Total farm- and fishing-related property, line 52

62. Total personal property. Add lines 56 through 61.

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$ 0.00

\$ 0.00

\$ 0.00

\$ 12,246.00

\$34,912.67

\$ 12,246.00

Official Form 106A/B Record # 752339 Schedule A/B: Property Page 6 of 6

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main

Fill in this in	formation to ident	tify your case:	
Debtor 1	Donald	L	Thomas
	First Name	Middle Name	Last Name
Debtor 2	Victoria	L	Thomas
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Identify the Property You	Claim as Exempt		
1. Which set of exemptions are you	claiming? Check one only, even if you	ur spouse is filing with you.	
You are claiming state and fed	eral nonbankruptcy exemptions . 11 U.S	S.C. § 522(b)(3)	
You are claiming federal exem	ptions. 11 U.S.C. § 522(b)(2)		
2. For any property you list on Sche	edule A/B that you claim as exempt, fi	II in the information below.	
Brief description of the property a Schedule A/B that lists this proper		ne Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	m Check only one box for each exemption	
Brief 9408 S. Peoria Chi description: Primary Residence	00.000	\$_20,000	735 ILCS 5/12-901 - \$20,000.00
Line from Schedule A/B: 01		100% of fair market value, up to any applicable statutory limit	
Brief 2012 Hyundai Sona description: 69,000 miles	ata with over \$10,650	\$_2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	
Brief Furniture, linens, sr description: table & chairs, bedi		s	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief TV, computer, print collection, cell phor	000	\$	735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Official Form 106C Recor	d # 752339 Schedule	: C: The Property You Claim as Exempt	Page 1 of 2

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 De

Debtor 1 Donald L Document Page

752339

Record #

Official Form 106C

Entered 09/29/17 17:10:48 Desc Main Page 17 of 69 Number (if known)

Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$150.00 Everyday clothes, shoes, \$ 150 description: accessories Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$150.00 Brief Wedding Ring 150 description: 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit Brief Checking Account, Fifth Third 735 ILCS 5/12-1001(b) - \$0.00 \$ ⁰ Bank, 0.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, Citibank, 16.00 735 ILCS 5/12-1001(b) - \$16.00 _{\$} 16 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Checking Account, Fifth Third 735 ILCS 5/12-1001(b) - \$80.00 Brief \$ 80 Bank, 80.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \square No ☐ Yes.

Schedule C: The Property You Claim as Exempt

Page 2 of 2

Fill in this in	Case 17 20	vour case:	Filed 00/20/17	Entered 09/29/1 8 of 69	7 17:10:48	Desc Main	
	7.			0 01 09			
Debtor 1	Donald	L	Thomas				
	First Name	Middle Name	Last Name				
Debtor 2	Victoria	L	Thomas				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the	: <u>NORTHERN</u> Distri	ct of <u>ILLINOIS</u>				
Case Number	r		(State)			Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106D						
							12/15
			aims Secured by F		supplying correct		12/10
formation. If n	more space is needed,	, copy the Additional	Page, fill it out, number the er			ny	
	es, write your name an	•	,				
_ ′	ditors have claims sed						
No. Ch	neck this box and subm	it this form to the cour	t with your other schedules. Yo	ou have nothing else to report	on this form.		
Yes. Fil	II in all of the informatio	n below.					
Part 1:	List All Secured Claims					_	_
listallso	cured claims If a cred	itor has more than one	e secured claim, list the credito	ır senarately	Column A	Column A	Column C
			ar claim, list the other creditors		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
		· ·	er according to the creditors na		value of collateral	claim	If any
2.1 Santani	dan Canarina an LICA	D	escribe the property that secure	es the claim:	\$ 11,783.00	\$ 10,650.00	\$ 1,133.00
Creditor's	der Consumer USA				¬	*	· · · · · · · · · · · · · · · · · · ·
	961245	ľ	012 Hyundai Sonata with over	69,000 miles			
Number	Street						
		A	s of the date you file, the claim	is: Check all that apply.	_		
			Contingent				
Ft Wortl			Unliquidated				
City	St	ate Zip Code	Disputed				
Who owes	the debt? Check one.	N	ature of Lien. Check all that apply	y.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	2 only	_	car loan)				
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	t one of the debtors and ar	nother	Judgment lien from a lawsuit				
Check	if this claim relates to a	L	Other (including a right to offset)				
	unity debt						
Date Debt	was incurred201	5-12-30 L	ast 4 digits of account number	1000			
2.2 Wells F	argo HM Mortgag	D	escribe the property that secure	es the claim:	\$ 25,090.00	\$ <u>68,000.00</u>	\$ <u>0.00</u>
Creditor's		9	408 S. Peoria Chicago IL 6062	0 - Primary Residence			
	tagecoach Cir						
Number	Street	L					
		A	s of the date you file, the claim	is: Check all that apply.			
Frederic	ck M	D 21701 F	Contingent				
City	St	ate Zip Code	Unliquidated				
\A/Ib a	the debt2 Ob-	L	Disputed				
Mho owes Debtor	the debt? Check one.	N	An agreement you made (such a				
Debtor	-		An agreement you made (such a car loan)	o mongage of Secured			
	1 and Debtor 2 only	Г	Statutory lien (such as tax lien, m	nechanic's lien)			
=	one of the debtors and ar	nother Г	Judgment lien from a lawsuit				
_		Ī	Other (including a right to offset)				
	if this claim relates to a unity debt		_				
		3-2017 L	ast 4 digits of account number	1934			
			this page. Write that number		\$_36,873.00		

Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Case 17-29359 Page 19 of 69 Document

Donald Debtor 1

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 36,873.00

		Caso 17 2025	0 Doc 1	Filad 00/20/17	Entered 09/29/17 17:10:48	Desc Main	
Fill	in this inf	formation to identify your	case:		0 of 69	Dood Main	
		Donald	L	Thomas			
De	btor 1	First Name	Middle Name	Last Name			
De	btor 2	Victoria	L	Thomas			
	ouse, if filing)	First Name	Middle Name	Last Name			
Ur	ited States I	Bankruptcy Court for the : NC	ORTHERN District	of <u>ILLINOIS</u> (State)			
Ca	se Number					☐ Check if	this is an
(If	known)					amende	d filing
Offi	cial Fo	orm 106E/F					
s a la	ماییام	E/E. Craditors W	/ba Hava II	nsecured Claims			12/15
ist th I/B: F redit eede op of	ne other pa Property (Cors with pa d, copy the any additi	arty to any executory contr Official Form 106A/B) and c artially secured claims tha	racts or unexpired on Schedule G: E. It are listed in Sch number the entri me and case num	I leases that could result in xecutory Contracts and Une redule D: Creditors Who Haves in the boxes on the left. A	s and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on Sche expired Leases (Official Form 106G). Do not ind eve Claims Secured by Property. If more space attach the Continuation Page to this page. On t	<i>dul</i> e clude any is	
1. D	o anv cred	ditors have priority unsecu	red claims agains	st vou?			
	_	to Part 2.					
-	-	to Fait 2.					
L			ima If a araditar b	as mare then and priority una	ecured claim, list the creditor separately for each	oloim For	
e n u	ach claim I onpriority a nsecured o	listed, identify what type of on amounts. As much as possiliclaims, fill out the Continuati	claim it is. If a clair ble, list the claims ion Page of Part 1	n has both priority and nonprin alphabetical order according	iority amounts, list that claim here and show bothing to the creditor's name. If you have more than lolds a particular claim, list the other creditors in P	priority and two priority	
•		J	,		Total claim	Priority	Nonpriority
						amount	amount
Pa	rt 2:	List All of Your NONPRIORIT	Y Unsecured Claim	IS .			
3. D	o any cred	ditors have nonpriority uns	secured claims ag	ainst you?			
	No. You	u have nothing to report in the	his part. Submit th	nis form to the court with your	other schedules.		
	Yes.						
n ir	onpriority uncluded in I	unsecured claim, list the cre	editor separately fo ditor holds a partic	r each claim. For each claim	or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list itors in Part 3.If you have more than three nonpri	claims already	
	1 Agganta	nono Nour					Total claim
4.1	Creditor's N	acne Now	Las	st 4 digits of account number			\$ <u>0.00</u>
		adquarters Dr	Wh	en was the debt incurred?			
	Number	Street					
			As	of the date you file, the claim	is: Check all that apply.		
	Diana	TV 7	₅₀₀₄	Contingent			
	Plano	TX 75	5024	Unliquidated			
		the debt? Check one.	in code	Disputed			
	Debtor 1	1 only					
	Debtor 2	2 only	Тур	pe of NONPRIORITY unsecure	ed claim:		
	Debtor 1	1 and Debtor 2 only		Student loans			
	=		=				
	=	one of the debtors and another		Obligations arising out of a sepa			
	At least	if this claim relates to a		Obligations arising out of a sepa that you did not report as priority	claims		
	At least of Check in commu	if this claim relates to a unity debt		Obligations arising out of a sepa	claims		
	At least of Check in commu	if this claim relates to a		Obligations arising out of a sepa that you did not report as priority	claims		

Debtor 1	Case 17-29359 Doo	E1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Page 21 of 69	
	First Name Middle Name	Last Name	_
Part	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
After lis	ting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Advocate Christ Medical Center	Last 4 digits of account number	\$ <u>1,316.00</u>
_	Creditor's Name		
	PO Box 70508 Number Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	Chicago IL 60673-0508	Unliquidated	
	City State Zip Code		
W	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ļ	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
┍	Yes	Other: SpecifyWedical/Dental Services	
4.3	Advocate Healthcare	Last 4 digits of account number	\$ 1,549.84
	Creditor's Name		
	2025 Windsor Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hinsdale IL 60523-9393	Unliquidated	
w	City State Zip Code ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
F	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
F	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
F	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
_	No	Other. Specify Medical/Dental Service	
	Yes		. 100 10
4.4	Advocate Medical Group	Last 4 digits of account number	<u>\$ 199.12</u>
	Creditor's Name PO Box 92523	When was the debt incurred?	
	Number Street		
	. Gabet		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60675	Contingent	
	City State Zip Code	Unliquidated	
W	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		

Debtor 1	Donald	Case 17-293	59 Doc 1	L Filed 09/29/17 Document	Entered 09/29/17 17:10:48 Page 22 of 69 Case Number (if known)	Desc Main	
Jebioi i	First Name	Midd	dle Name	Last Name	- Case Number (II known)		_
Part		NONPRIORITY Unsecur					
					5		Total Claim
Atter IIS	sting any er	ntries on this page, nui	mber them begin	ning with 4.4, followed by 4.	5, and so forth.		Total Claim
4.5	America's	Financial Choice		Last 4 digits of account numbe	er		\$ <u>0.00</u>
	Creditor's Nam						
	570 W. Ro	osevelt Rd.		When was the debt incurred?			
	Number	Street					
				As of the date you file, the clain	m is: Check all that apply.		
	Chicago		60607	Contingent			
	Chicago		Zip Code	Unliquidated			
v		e debt? Check one.	Zip Code	Disputed			
	Debtor 1 or	nly					
	Debtor 2 or	nly		Type of NONPRIORITY unsecu	red claim:		
	Debtor 1 ar	nd Debtor 2 only	[Student loans			
Ī	At least one	e of the debtors and anothe	er	Obligations arising out of a sep	paration agreement or divorce		
Ē	Check if t	his claim relates to a		that you did not report as priori	ity claims		
_	communit	ty debt	[Debts to pension or profit-shar	ing plans, and other similar debts		
ls		ubject to offest?					
	No			Other. Specify PayDay Lo	an		
	_Yes Armor Sys	tame CO			sr 8577		\$ 123.00
4.6	Creditor's Nam			Last 4 digits of account numbe	er		\$_125.00
	1700 Kiefe		,	When was the debt incurred?	2012-2012		
	Number	Street					
				As of the date you file the clair	m in: Check all that apply		
				As of the date you file, the clain	птіз. Спеск ан тіатарріу.		
	Zion	IL	60099 L	Contingent			
	City	State	Zip Code	Unliquidated			
W	_	e debt? Check one.	L	Disputed			
-	Debtor 1 or	•					
Ļ	Debtor 2 or	-	Г	Type of NONPRIORITY unsecu	red claim:		
Ļ	=	nd Debtor 2 only	L	Student loans			
Ļ	At least one	e of the debtors and anothe	er	Obligations arising out of a sep			
L	_	his claim relates to a	Г	that you did not report as priori			
le	communit the claim s	ty debt ubject to offest?	L	Debts to pension or profit-shar	ing plans, and other similar debts		
Ì	No	abject to enect.		Other, Specify Medical De	sht		
F	Yes		ı	Other. Specify Medical De			
4.7		in Rehab Medicine		Last 4 digits of account numbe	er		<u>\$ 104.21</u>
	Creditor's Nam	ne		-			
	1730 Park	St		When was the debt incurred?			
	Number	Street					
	Ste 101			As of the date you file, the clain	m is: Check all that apply.		

		Case 17-29359	Doc 1	Filed 09/29/17 Document	Entered	1 09/29/17 17:10:48 of 69 Case Number (if known)	Desc Main	
ebtor		L			1 age 25	Case Number (if known)		_
Pa	First Name Your	Middle Name NONPRIORITY Unsecured Clai	ms - Continuati	Last Name				
fter		ntries on this page, number th			5. and so forth.			Total Claim
	,	pugo,		,,				
4.8	ATT		Last	4 digits of account number	er <u>9467</u>			\$ <u>252.00</u>
	Creditor's Nan	as Pkwy Ste 20	Wher	n was the debt incurred?	2016-20	16		
	Number	Street	-					
			As of	f the date you file, the clain	m is: Check all tha	at apply.		
				ontingent				
	Dallas	TX 75248		nliquidated				
	City Who owes th	State Zip Code e debt? Check one.		isputed				
	Debtor 1 or		_					
	Debtor 2 o	nly	Туре	of NONPRIORITY unsecu	red claim:			
	Debtor 1 a	nd Debtor 2 only	☐ si	tudent loans				
	At least on	e of the debtors and another	□ o	bligations arising out of a sep	paration agreement	t or divorce		
	Check if t	his claim relates to a	th	at you did not report as priori	ity claims			
	communi	-	L D	ebts to pension or profit-shar	ing plans, and othe	er similar debts		
	No	ubject to offest?	•	ther. Specify Collecting t	for Creditor			
	Yes			ther. Specify Collecting 1	ioi Oreattoi			
4.9	Capital Or	e Bank	Last	4 digits of account number	er			\$ 1,259.09
	Creditor's Nan							
	PO Box 60		Wher	n was the debt incurred?				
	Number	Street						
				f the date you file, the clair	m is: Check all tha	at apply.		
	City Of Ind	ustry CA 91716	=	ontingent				
	City	State Zip Code	, =	nliquidated isputed				
	_	e debt? Check one.		ispuleu				
	Debtor 1 or		-	. (NONDDIODITY	and alabase			
	Debtor 2 of	nd Debtor 2 only	- i	of NONPRIORITY unsecu tudent loans	red claim:			
	=	e of the debtors and another	=	bligations arising out of a seg	paration agreement	t or divorce		
	=	his claim relates to a	_	at you did not report as priori	•			
	communi			ebts to pension or profit-shar	ing plans, and othe	er similar debts		
		ubject to offest?						
	No		0	ther. Specify Credit Card	d or Credit Use			
4 40	Yes Capital ON	IE BANK USA Nationa	Lact	4 digits of account number	er 8173			\$ 687.00
4.10	Creditor's Nan		Last	4 digits of account number	,			<u> </u>
		rate Blvd Ste 1	When	n was the debt incurred?	2014-20	16		
	Number	Street						
			As of	f the date you file, the clain	m is: Check all tha	at apply.		
	NI - of "	1/4 00===	C	ontingent				
	Norfolk	VA 23502		nliquidated				
	City Who owes th	State Zip Code e debt? Check one.		isputed				
	Debtor 1 or	nly						
	Debtor 2 o	nly	<u>Ty</u> pe	of NONPRIORITY unsecu	red claim:			

Debtor 1 and Debtor 2 only

Is the claim subject to offest?

community debt

No

Yes

At least one of the debtors and another

Check if this claim relates to a

Student loans

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___ Unknown Credit Extension

Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Case 17-29359 Page 24 of 69 Document Donald Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capitalone \$ 526.00 4.11 Last 4 digits of account number _ Creditor's Name 2016-2017 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond VA 23238 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Citifinancial \$ 0.00 Last 4 digits of account number 4.12 Creditor's Name PO Box 22064 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 85285 ΑZ Tempe Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Comenitybank/Wayfair **NULL** \$ 855.00 Last 4 digits of account number 4.13 Creditor's Name 2017-2017 Po Box 182789 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43218 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Debtor 1	Donald	Case 17-2935	59 Doc 1	Filed 09/29/17 Document	Entered 09/29/17 17:10:48 Page 25 of 69 Case Number (if known)	Desc Main	_
	First Name	Middle	e Name	Last Name			
Par	Your	NONPRIORITY Unsecure	d Claims - Contin	uation Page			
After li	sting anv er	ntries on this page, num	ber them beginn	ning with 4.4, followed by 4.	5. and so forth.		Total Claim
	July 5	pugo,			-, -		
4.14	Consumer	Cellular	L:	ast 4 digits of account number	er <u>9445</u>		\$ <u>171.00</u>
	Creditor's Nam				2014-2015		
		ational Way	w	/hen was the debt incurred?	2014 2010		
	Number	Street					
			<u>A</u>	s of the date you file, the clair	m is: Check all that apply.		
	Springfield	OR 9	₇₄₇₇	Contingent			
	City	State 2		Unliquidated			
٧		e debt? Check one.		Disputed			
	Debtor 1 or	nly					
	Debtor 2 or	nly	<u>T</u>	ype of NONPRIORITY unsecu	red claim:		
	Debtor 1 ar	nd Debtor 2 only		Student loans			
	At least one	e of the debtors and another	. [Obligations arising out of a sep	paration agreement or divorce		
	Check if th	nis claim relates to a		that you did not report as priori	ity claims		
	communit	-	L	Debts to pension or profit-shar	ing plans, and other similar debts		
IS		ubject to offest?	_				
	No No			Other. Specify Collecting to	for Creditor		
1 15	Yes Credit ONE	BANK NA	1:	ast 4 digits of account numbe	nr NULL		\$ 392.00
4.15	Creditor's Nam			ast 4 digits of account number	··		<u> </u>
	Po Box 988		w	hen was the debt incurred?	2016-2017		
	Number	Street					
			А	s of the date you file, the clain	m is: Check all that apply.		
				Contingent	,		
	Las Vegas	NV 8	9193	Unliquidated			
v	City	State 2 e debt? Check one.	Zip Code	Disputed			
Ĭ	Debtor 1 or		L	.			
F	Debtor 2 or	•	т.	ype of NONPRIORITY unsecu	rad alaim.		
ř	=	nd Debtor 2 only	Ė	Student loans	reu Ciairri.		
F	=	e of the debtors and another		Obligations arising out of a seg	paration agreement or divorce		
ř	=	nis claim relates to a	_	that you did not report as priori			
L	communit		Г	-	ing plans, and other similar debts		
Is		ubject to offest?	_	- '			
Į	No			Other. Specify Credit Card	d or Credit Use		
	Yes	IN 01/00 LL 0			No. 11		
4.16		IN SVCS LLC	L;	ast 4 digits of account number	er <u>NULL</u>		\$ 3,099.00
	Po Box 153		14	/hen was the debt incurred?	2012-2014		
	Number	Street		was the acot incurred?			
	- 4umbel	Jueer					
			<u></u>	s of the date you file, the clain	m is: Check all that apply.		
	Wilmington	DE 1	9850 L	Contingent			

Obligations arising out of a separation agreement or divorce

Unliquidated

Student loans

Type of NONPRIORITY unsecured claim:

Disputed

City
Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Debtor 1 only Debtor 2 only State Zip Code

Debtor 1		359 Doc	1 Filed 09/29/17 Pocument	Entered 09/29/17 17:10:48 Page 26 of 69 Case Number (if known)	Desc Main	
	First Name	Middle Name	Last Name	`		_
Part	Your NONPRIORITY Unsec	cured Claims - Cont	inuation Page			
After lis	ting any entries on this page, n	number them begi	nning with 4.4, followed by 4.	5, and so forth.		Total Claim
4.17	Equifax		Last 4 digits of account number	er		\$ 0.00
	Creditor's Name		3			
	PO Box 740241		When was the debt incurred?	9/29/2017 12:00:00 AM		
	Number Street					
			As of the date you file, the clai	m is: Check all that apply.		
	Atlanta GA	30374	Contingent			
		te Zip Code	Unliquidated			
w	/ho owes the debt? Check one.		Disputed			
	Debtor 1 only					
	Debtor 2 only		Type of NONPRIORITY unsecu	red claim:		
	Debtor 1 and Debtor 2 only		Student loans			
L	At least one of the debtors and ano	other	Obligations arising out of a se			
	Check if this claim relates to a		that you did not report as prior			
le	community debt the claim subject to offest?		Debts to pension or profit-shar	ing plans, and other similar debts		
13	No		O (1) O 'f			
F	Yes		Other. Specify			
4.18	Evergreen Living and Rehab Co	enter	Last 4 digits of account number	er		\$ 1,645.00
	Creditor's Name					
	10124 S. Kedzie Ave		When was the debt incurred?			
	Number Street					
			As of the date you file, the clai	m is: Check all that apply.		
	Evergroop Dork	60905	Contingent			
	Evergreen Park IL	60805	Unliquidated			
w	City State (ho owes the debt? Check one.	e Zip Code	Disputed			
	Debtor 1 only					
	Debtor 2 only		Type of NONPRIORITY unsecu	red claim:		
	Debtor 1 and Debtor 2 only		Student loans			
	At least one of the debtors and ano	other	Obligations arising out of a se	paration agreement or divorce		
	Check if this claim relates to a		that you did not report as prior	ity claims		
_	community debt		Debts to pension or profit-shar	ing plans, and other similar debts		
IS	the claim subject to offest?		_			
	No Tyra		Other. Specify	 		
4 10	Yes Experian		Last 4 digits of account number	ar		\$ 0.00
4.19	Creditor's Name		Last 4 digits of account name	<u> </u>		·
	PO Box 2002		When was the debt incurred?	<u>9/29/2017 12:0</u> 0:00 AM		
	Number Street					
			As of the date you file, the clai	m is: Check all that apply.		
			Contingent			
	Allen TX	75013	Unliquidated			
w	City State Stat	e Zip Code	Disputed			
_	Debtor 1 only		_			

Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Case 17-29359 Page 27 of 69 Document Donald Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Fingerhut \$ 0.00 Last 4 digits of account number _ Creditor's Name PO Box 1250 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent St. Cloud MN 56395 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes First Premier BANK \$ 630.00 Last 4 digits of account number 2016-2017 601 S Minnesota Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57104 SD Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Ford Motor Credit Company \$ 9,433.95 Last 4 digits of account number 4.22 Creditor's Name PO Box 537901 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Livonia 48153 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Debtor 1	Case 17-29359 Donald L	Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Page 28 of 69	
Deblor			_
	First Name Middle Name	Last Name	
Par	Your NONPRIORITY Unsecured Claims	- Continuation Page	
After li	sting any entries on this page, number ther	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Little Company of Mary Hosp.	Last 4 digits of account number	<u>\$ 177.50</u>
	Zenditor's Name 2800 W. 95th St. Number Street	When was the debt incurred?	
	Evergreen Park IL 60805 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt sthe claim subject to offest?	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. SpecifyMedical/Dental Services	
4.24	MBB	Last 4 digits of account number 7599	\$ 50.00
7.27	Creditor's Name 1460 Renaissance Dr Number Street	When was the debt incurred? 2014-2015	
v	Park Ridge IL 60068 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offest?	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt	
igsqcut	Yes	7070	. 50.00
4.25	Medicredit, INC	Last 4 digits of account number 7279	\$ <u>59.00</u>
	Creditor's Name Po Box 1629	When was the debt incurred? 2017-2017	

Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Case 17-29359 Page 29 of 69 Document Donald Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Mercy Hospital \$ 500.00 Last 4 digits of account number _ Creditor's Name PO Box 5081 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Janesville WI 53547 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Midland Funding, LLC **\$** 1,235.00 Last 4 digits of account number Creditor's Name 8875 Aero Drive, # 200 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent San Diego CA 92123 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Midstate Collection SO 9908 \$ 109.00 Last 4 digits of account number 4.28 Creditor's Name 2016-2017 Po Box 3292 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Champaign 61826 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

		Case 17-29359	Doc 1	Filed 09/29/17	Entered 09/29/17 17:10:48	Desc Main	
Debtor 1	1 Donald	L		Pocument	Page 30 of 69 Case Number (if known)		_
	First Name	Middle Name		Last Name			
Par	12 Your	NONPRIORITY Unsecured Cla	aims - Continu	ation Page			
After li	sting any en	tries on this page, number	them beginn	ing with 4.4, followed by 4.	5, and so forth.		Total Clain
4.29	Monroe & I	Main	La	st 4 digits of account numbe	er		\$ 0.00
4.23	Creditor's Nam	e		or 4 digito of dooddin nambe	<u> </u>		
	1112 7th A	ve.	w	hen was the debt incurred?			
	Number	Street					
			As	of the date you file, the clai	m is: Check all that apply.		
				Contingent			
	Monroe	WI 53566	<u> </u>	Unliquidated			
v	City Vho owes the	State Zip Co e debt? Check one.	de	Disputed			
	Debtor 1 on	ıly					
	Debtor 2 on	ıly	Ту	pe of NONPRIORITY unsecu	red claim:		
	Debtor 1 an	d Debtor 2 only		Student loans			
	At least one	of the debtors and another		Obligations arising out of a sep	paration agreement or divorce		
Ī	Check if th	nis claim relates to a		that you did not report as prior	ity claims		
'	communit	y debt		Debts to pension or profit-shar	ing plans, and other similar debts		
ls ls	s the claim s	ubject to offest?					
	No			Other. Specify Credit Card	d or Credit Use		
\vdash	Yes	A 1					. 0.00
4.30		Acceptance Corp.	_ La	st 4 digits of account number	er		\$ <u>0.00</u>
	Creditor's Nam 3435 N. Cio		14/	nen was the debt incurred?			
				nen was the debt incurred?			
	Number	Street					
			As	of the date you file, the clai	m is: Check all that apply.		
	Ohiaaaa	II 00044	. [Contingent			
	Chicago	IL 60641	<u>'</u>	Unliquidated			

4.29 Nonioe & Main		Last 4 digits of account number	\$ 0.00
Creditor's Name			
1112 7th Ave.		When was the debt incurred?	
Number Stree	ot .		
Trainiss. Sass			
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Monroe	WI 53566		
City	State Zip Code	Unliquidated	
Who owes the debt?		Disputed	
Debtor 1 only		_	
I = '			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor	r 2 only	Student loans	
At least one of the d	debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this clain	n rolatos to a	that you did not report as priority claims	
community debt	ii relates to a	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to	o offest?	Debts to pension of profit-sharing plans, and other similar debts	
_	o onest:	_	
No		Other. Specify Credit Card or Credit Use	
Yes			
4.30 Nationwide Accept	tance Corp.	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name			
3435 N. Cicero Av	re.	When was the debt incurred?	
Number Stree	et .		
Trained Subs			
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Chicago	IL 60641	Unliquidated	
City	State Zip Code		
Who owes the debt?	Check one.	Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
= '			
Debtor 1 and Debtor	r 2 only	Student loans	
At least one of the d	debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this clain	n relates to a	that you did not report as priority claims	
community debt		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to	o offest?		
No			
_ =		Other. Specify	
Yes Oak Stoot Hoolth			↑ 500.00
4.31 Oak Steet Health		Last 4 digits of account number	\$ <u>500.00</u>
Creditor's Name			
3348 W. 87th St		When was the debt incurred?	
Number Stree	et		
		As a fall or distance fills also also be Object 1970	
		As of the date you file, the claim is: Check all that apply.	
Ohiasaa	II 00050	Contingent	
Chicago	IL 60652	Unliquidated	
City	State Zip Code	Disputed	
Who owes the debt?	Check one.	<u> Прирагоа</u>	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor	r 2 only	Student loans	
=	•		
At least one of the d	leptors and another	Obligations arising out of a separation agreement or divorce	
Check if this clain	n relates to a	that you did not report as priority claims	
community debt		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to	o offest?		
No		Other. Specify	
Yes		State Specify	

Official Form 106E/F

Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Case 17-29359 Page 31 of 69
Case Number (if known) **Document** Donald Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.32 Pulmonary Consultants SC	Last 4 digits of account number	<u>\$ 27.97</u>
Creditor's Name		
12820 S. Ridgeland Ave., #B	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Palos Heights IL 60	0463 Unliquidated	
City State Zi Who owes the debt? Check one.	ip Code Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		
4.33 Regional Acceptance Corp.	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name		
PO Box 1847	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilson NC 27	Unliquidated	
City State Zi Who owes the debt? Check one.	ip Code Disputed	
Debtor 1 only		
Debtor 2 only	Turn of NONDRIORITY unacquired olding	
 	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another		
Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Other. Specify	
Yes	Other: Specify	
4.34 Southwest Othopedics SC	Last 4 digits of account number	\$ 1,071.48
Creditor's Name	· 	
2850 W. 95th St., Ste. 406	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Evergreen Park IL 60	D805 Unliquidated	
City State Zi	ip Code Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	_ , , , , , , , , , , , , , , , , , , ,	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Madical/Daniel Comition	
No	Other. Specify Medical/Dental Services	

Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Case 17-29359 Page 32 of 69
Case Number (if known) **Document** Donald Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.35	Specialty Needs Transportation	Last 4 digits of account number	\$ <u>60.00</u>
	Creditor's Name		
	8400 W. 183rd Pl	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Tinley Park IL 60487	Unliquidated	
l .	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 1	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
	Yes		0.00
4.36	Springleaf Financial	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	601 NW Second St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Evansville IN 47708	Unliquidated	
Ι,	City State Zip Code	Disputed	
`i	Who owes the debt? Check one.	□	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
!	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
\vdash	Yes Colony		+ 0.00
4.37	Swiss Colony	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name 1112 7th Ave.	When was the debt incurred?	
		THICH WAS THE CENT HICHHEU!	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Monroe WI 53566	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
I	Debtor 1 only	_	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
		Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
ļ.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
j	No	Credit Cord or Credit Llee	
	110	Other. Specify Credit Card or Credit Use	

Official Form 106E/F

	Case 17-29359) Doc 1	Filed 09/29/17	Entered 09/29/17 17:10:48	Desc Main	
Debtor 1	Danield	DOCI	Pocument	Page 33 of 69	Desc Main	
	First Name Middle N	ame	Last Name			_
Par	Your NONPRIORITY Unsecured	Claims - Contin	uation Page			
			<u> </u>	5		Total Claim
After II	sting any entries on this page, numb	er them beginn	ing with 4.4, followed by 4.	5, and so forth.		Total Claim
4.38	Syncb/Walmart	Li	ast 4 digits of account number	er NULL		\$ 419.00
	Creditor's Name Po Box 965024		hen was the debt incurred?	2016-2017		
	Number Street					
		A	s of the date you file, the clai	m is: Check all that apply.		
	Orlando FL 328	396 –	Contingent Unliquidated			
	City State Zip	Code	Disputed			
	Who owes the debt? Check one.	L	Disputed			
	Debtor 1 only	_				
	Debtor 2 only	<u> </u>	/pe of NONPRIORITY unsecu	red claim:		
	Debtor 1 and Debtor 2 only	F	Student loans			
	At least one of the debtors and another	_	Obligations arising out of a sep	•		
[Check if this claim relates to a	_	that you did not report as prior			
	community debt sthe claim subject to offest?	L	Debts to pension or profit-shar	ring plans, and other similar debts		
ľ	No	_	Lau a ir Cradit Carr	d or Credit Use		
l	Yes		Other. Specify Credit Card	d of Credit Ose		
4.39	Transunion	Li	ast 4 digits of account number	er		\$ 0.00
	Creditor's Name		· ·			
	PO Box 1000	w	hen was the debt incurred?	9/29/2017 12:00:00 AM		
	Number Street					
		Α	s of the date you file, the clai	m is: Check all that apply.		
			Contingent			
	Chester PA 190)22	Unliquidated			
l v	City State Zip Who owes the debt? Check one.	Code	Disputed			
İ	Debtor 1 only	_				
}	Debtor 2 only	т.	pe of NONPRIORITY unsecu	urod claim:		
	= '	<u> </u>	Student loans	ileu Ciaiiii.		
	Debtor 1 and Debtor 2 only	<u> </u>	J Gludeni Idans			

Official Form 106E/F

Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Case 17-29359

Document

Page 34 of 69 Donald Debtor 1

List Others to Be Notified for a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Illinois Collection Service, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 646 Part 1: Creditors with Priority Unsecured Claims Line 4 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number IL 60454-064 Oak Lawn Last 4 digits of account number ____ ___ State Zip Code Clerk, First Mun Div, 17M1118991 On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number IL 60602 Chicago Last 4 digits of account number _____ State Zip Code Blitt and Gaines, PC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave. Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60090 Wheeling Last 4 digits of account number ____ ___ State Zip Code City Villa Healthcare On which entry in Part 1 or Part 2 list the original creditor? Name 3755 Chase Ave Part 1: Creditors with Priority Unsecured Claims Line 18 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street Skokie II 60076 Last 4 digits of account number ____ ___ State Zip Code Clerk, First Mun Div, 13M1120926 On which entry in Part 1 or Part 2 list the original creditor? Part 1: Creditors with Priority Unsecured Claims 50 W. Washington St., Rm. 1001 Line 22 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60602 Chicago Last 4 digits of account number ____ ___ State Zin Code Blitt and Gaines, PC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name Line 22 of (Check one): Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave. Part 2: Creditors with Nonpriority Unsecured Claims Street Number

Wheeling

City

State Zip Code

Last 4 digits of account number ____ ___

Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Case 17-29359 Page 35 of 69 Case Number (if known) Document Donald Debtor 1 Last Name Clerk, First Mun Div, 17M1120918 On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 27 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number IL 60602 Chicago Last 4 digits of account number ____ State Zip Code Blitt and Gaines, PC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name Line 27 of (Check one): Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave. Part 2: Creditors with Nonpriority Unsecured Claims Number Street 60090 Last 4 digits of account number ____ ___ Wheeling

State Zip Code

Official Form 106E/F

City

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Page 36 of 69 Case Number (if known) Document

Debtor 1 Donald

Add the Amounts for Each Type of Unsecured Claim

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	31,848.16
	6j. Total. Add lines 6f through 6i.	6j.	\$	31,848.16

		Caso 17 1	20250 Doc 1	Filad 00/20/17	Entered 09/29/17 17:10:48	Desc Main
Fill	in this inf	formation to identify			7 of 69	Desc Main
Deb	tor 1	Donald	L	Thomas		
		First Name	Middle Name	Last Name		
	tor 2	Victoria	L	Thomas		
(Spot	ise, if filing)	First Name	Middle Name	Last Name		
Unit	ed States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	ILLINOIS(State)		_
	e Number			— (Glate)		Check if this is an
(If k	nown)					amended filing
Offic	cial Fo	orm 106G				
Sche	edule	G: Executor	ry Contracts and	Unexpired Lea	ses	12/1
nforma additio	ation. If m	nore space is neede s, write your name a		, fill it out, number the er	n are equally responsible for supplying correct ntries, and attach it to this page. On the top of a	ny
	-	_			ou have nothing else to report on this form.	
\Box					Schedule A/B: Property (Official Form 106A/B)	
	165.1111	in an or the informa	tion below even in the contrac	cts of leases are listed in	Schedule A.B. Property (Official Form 100A/B)	
exa	-	nt, vehicle lease, ce			Then state what each contract or lease is for (function booklet for more examples of executory co	
P	erson or	company with who	m you have the contract or	lease	State what the contract or lease	e is for
2.1						
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.2						
	Name					
	Number	Street			-	
	Number	Street				
	City		State Zip	Code	-	
2.3						
	Name					
					-	
	Number	Street				
	City		State Zip	Code	-	
2.4						
	Name					
	Number	Street			-	
	Number	Sueet				
	City		State Zip	Code	-	
2.5						
	Nama					
	Name				_	
	Number	Street				
	City			Codo	-	
	City		State Zip	Code		

Official Form 106G

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main

Fill in this inf	formation to ident	tify your case:	
Debtor 1	Donald	L	Thomas
	First Name	Middle Name	Last Name
Debtor 2	Victoria	L	Thomas
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS (State)
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

		· , ,	• •	
1. D c	o you have any codeb	otors? (If you are filing a joint case, do not list either spo	ouse as a codebtor.	.)
	No.			
=	Yes			
2. W	ithin the last 8 years,	have you lived in a community property state or terri	itory? (Community	property states and territories include
Aı	rizona, California, Idah	o, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas	s, Washington, and	Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spous	se, former spouse, or legal equivalent live with you at th	ne time?	
	∐ No □ Ves Inwhich o	community state or territory did you live?	Fill in the	name and current address of that porson
	res. inwincing	onimum state of territory did you live:	I III III UIE	name and current address of that person.
	Name of your spouse	e, former spouse or legal equivalent		
	Number Street	t		
	City	State	Zip Code	
3. In	-	our codebtors. Do not include your spouse as a cod		se is filing with you. List the person
	_	s a codebtor only if that person is a guarantor or cos		
	=	rm 106D), Schedule E/F (Official Form 106E/F), or Sch	hedule G (Official I	Form 106G). Use Schedule D,
30	chedule E/F, or Sched	lule G to fill out Column 2.		
	Column 1: Your code	btor		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			_
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	 Zip Code	
3.3	•		,	Schedule D, line
\square	Name			Schedule E/F, line
	Niverban C' i		<u> </u>	
	Number Street			Schedule G, line
	City	State	Zip Code	

	fy your case:	
Donald	L	Thomas
First Name	Middle Name	Last Name
Victoria	L	Thomas
First Name	Middle Name	Last Name
	First Name Victoria	First Name Middle Name Victoria L

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed	d	X Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Retired		Homecare Assistant
	Occupation may Include student or homemaker, if it applies.	Employers name			Addus Homecare
		Employers address			2300 Warrenville Rd
					Downers Grove, IL 60515
		How long employed there?		_	Since 9/1/2012
Pa	art 2: Give Details About Monthl	ly Income			
	spouse unless you are separated.	he date you file this form. If you have more than one employer, combine, attach a separate sheet to this f	ine the information for		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay calculate what the monthly wage we		\$0.00	\$1,209.54
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$1,209.54

 Official Form 106I
 Record # 752339
 Schedule I: Your Income
 Page 1 of 2

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main

Donald Debtor 1 First Name Middle Name Document

Last Name

Page 40 of 69

Case Number (if known) _

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Copy	y line 4 here	4.	\$0.00		\$1,209.54		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$220.42		
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$45.33		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$265.74		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$943.80		
8. L	ist all	other income regularly received:		70.00		40.0000		
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$1,284.10		\$338.00		
	8f.	Other government assistance that you regularly receive	8f.	\$11.00		\$54.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:LTD,	8h.	\$163.88		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,458.98		\$392.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$1,458.98	+ [\$1,335.80	\$2,794.	<u></u>
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	•	_	•			
11.	State	e all other regular contributions to the expenses that you list in Schedul	e J.					
	Inclu	de contributions from an unmarried partner, members of your household, y	our depend	ents, your roommates, a	and			
		friends or relatives.						
		ot include any amounts already included in lines 2-10 or amounts that are i			in So		#0	^^
	Spec	ify:					11. \$0.	JU
12.		the amount in the last column of line 10 to the amount in line 11. The re		•			10 00 704	_
		e that amount on the Summary of Schedules and Statistical Summary of C		ties and Related Data,	it it ap	plies	12. \$2,794.	/ 8 —
13.	_	ou expect an increase or decrease within the year after you file this forn 	n <i>(</i>					
	N.							
	Ц`	∕es. Explain:						

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 41 of 69 Fill in this information to identify your case: **Thomas** Check if this is: Donald Debtor 1 Middle Name First Name Last Name An amended filing Victoria Thomas Debtor 2 A supplement showing post-petition chapter 13 (Spouse, if filing) Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number (If known) A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? X No Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for Х No Debtor 2. each dependent..... es/ Do not state the dependents' names Х No Χ No Yes Χ No Yes Х No Do your expenses include No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report Your expenses

expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

The rental or home ownership expenses for your residence. Include first mortgage payments and \$814.00 any rent for the ground or lot. If not included in line 4: Real estate taxes \$0.00 4a. \$0.00 Property, homeowner's, or renter's insurance \$61.00 Home maintenance, repair, and upkeep expenses 4c. \$0.00 Homeowner's association or condominium dues 4d.

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Page 42 of 69

Document Donald Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

		Your expens	ses
5. Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.		\$210.00
6b. Water, sewer, garbage collection	6b.		\$100.00
6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$220.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.		\$350.00
8. Childcare and children's education costs	8.		\$0.00
9. Clothing, laundry, and dry cleaning	9.		\$75.00
10. Personal care products and services	10.		\$75.00
11. Medical and dental expenses	11.		\$50.00
12. Transportation. Include gas, maintenance, bus or train fare.	12.		\$158.88
Do not include car payments.			
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14. Charitable contributions and religious donations	14.		\$0.00
15. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.		\$0.00
15b. Health insurance	15b.		\$0.00
15c. Vehicle insurance	15c.		\$150.00
15d. Other insurance. Specify:	15d.		\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.		\$0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		\$0.00
17b. Car payments for Vehicle 2	17b.		\$0.00
17c. Other. Specify:	17c.		\$0.00
17d. Other. Specify:	17d.		\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted			
from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19. Other payments you make to support others who do not live with you.			
Specify:	19.		\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a. Mortgages on other property	20a.		\$ 0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 752339 Schedule J: Your Expenses Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 43 of 69

Debtor	1 Dona	ld L		Ihomas	Case Number (if known)		
	First Na	me Mi	ddle Name	Last Name			
21.	Other. S	pecify: Postage/Bank Fe	ees (\$5.00),			21.	\$5.00
22	Your mo	nthly expense: Add lines	s 4 through 21.			22.	\$2,268.88
	The resu	It is your monthly expense	es.				
23.	Calculate	your monthly net incor	ne.				
	23a.	Copy line 12 (your com	nibined monthly incor	ne) from Schedule I.		23a.	\$2,794.78
	23b.	Copy your monthly exp	penses from line 22 a	bove.		23b. –	\$2,268.88
	23c.	Subtract your monthly	•	monthly income.		23c.	\$525.90
		The result is your mon	tniy net income.				
24.	Do you e	expect an increase or dec	crease in your expe	nses within the year after yo	u file this form?		
	For exam	ple, do you expect to fini	sh paying for your ca	r loan within the year or do ye	ou expect your		
		payment to increase or	decrease because of	a modification to the terms o	f your mortgage?		
	X No						
	Yes	. Explain Here:					

 Official Form 106J
 Record #
 752339
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Donald	L	Thomas			
	First Name	Middle Name	Last Name			
Debtor 2	Victoria	L	Thomas			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Case Number	, ,	the : <u>NORTHERN</u> District of	f_ <u>ILLINOIS</u> (State)			
(If known)	-		_			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have reaccorrect.	d the summary and schedules filed with this declaration and that they are true and
🗶 /s/ Donald L Thomas, Jr.	/s/ Victoria L Thomas
Signature of Debtor 1	Signature of Debtor 2
Date 09/29/2017	Date09/29/2017
MM / DD / YYYY	MM / DD / YYYY

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main

			ocamen rat	40 10 1
Fill in this in	nformation to iden	tify your case:		
Debtor 1	Donald	L	Thomas	
	First Name	Middle Name	Last Name	
Debtor 2	Victoria	L	Thomas	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruntey Court for	r the : <u>NORTHERN</u> District of	ILLINOIS	
Office Otates	bankaptoy countrol	nuic . NorthElan District of	(State)	
Case Number (If known)	r			
()				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numb	number (if known). Answer every question.					
Part 1: Give Details About Your Marital Status and Where You Lived Before						
01.	Vhat is your current marital status?					
	Married					
	Not married					
02 I	uring the last 3 years, have you lived anywhere other tha	n where you live now	??			
	No.					
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.			
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2		
	Debitor 1	lived there	Desico 2.	lived there		
	Vithin the last 8 years, did you ever live with a spouse or roperty states and territories include Arizona, California, and Wisconsin.)					
	No.					
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).				
Pa	Explain the Sources of Your Income					

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main

Page 46 of 69 Document Debtor 1 Donald Thomas Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$7,660 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 10,000 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, Wages, commissions. \$ 10,000 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Social Security \$ 11,556 Social Security \$3,042 From January 1 of current year until \$ 1,474 LINK \$ 486 Annuity the date you filed for bankruptcy: LINK \$99 Social Security \$4,000 Social Security \$ 15,000 From January 1 of current year until Annuity \$ 1.966 LINK \$ 648 the date you filed for bankruptcy: LINK \$ 648 Social Security Social Security For last calendar year: \$ 15,000 \$4,000 Annuity \$1,956 LINK \$ 600 (January 1 to December 31, 2015) LINK \$ 100

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Page 47 of 69 Document Donald Thomas Case Number (if known) _ Debtor 1 First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? \square No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Santander Consumer USA Po Monthly \$ 11,783 ■ Mortgage Car Box 961245 Ft Worth TX 76161 Credit card Loan repayment Suppliers or vendors Other Wells Fargo HM Mortgag 8480 Monthly \$ 814 \$ 25,090 Mortgage Car Stagecoach Cir Frederick MD Credit card 21701 Loan repayment Suppliers or vendors Other _ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

Yes. List all payments to an insider.

Dates of	Total amount	Amount you still	Reason for this payment
payment	paid	owe	

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 48 of 69

tor 1	Donald		Thomas	Cas	se Number (if known)
	First Name	Middle Name	Last Name		•	
	hin 1 year before you fi insider?	led for bankruptcy, did	you make any payments or	transfer any property on acc	ount of a debt tha	it benefited
		s guaranteed or cosigne	ed by an insider.			
	No.					
_	Yes. List all payments	to an insider				
ч	. coot a payoo	to an incluor.	Dates of	Total amount Amo	ount you still	Reason for this payment
			payment	paid owe	=	Include creditor's name
Part 4	Identify Legal act	ions, Repossessions, an	d Foreclosures			
				t, court action, or administrati	ve proceeding?	
			ses, small claims actions, di	ivorces, collection suits, pater	nity actions, supr	ort or custody
mo	difications, and contrac	t disputes.				
=	No.					
	Yes. Fill in the details.					
			Nature of the case	Court or agend	-	Status of the case
	Capital One Bank Us	a Na VS Donald	Collection	Cook County C	ircuit Court	Pending
	Thomas					On appeal
	CASE NUMBER#17I	<u>M1118991</u>				Concluded
	Ford Makes Occalls C		Calla ati : ::	0	inavit Oavet	■ Dandina
	Ford Motor Credit Co	ompany Lic VS	Collection	Cook County C	ircuit Court	Pending
	Donald Thomas					On appeal
	CASE NUMBER#13I	<u>M1120926</u>				Concluded
	_Midland Funding LLC	C.v. Donald Thomas	Contract	Cook County C	ircuit Court	Pending
	17M1120918	7 V. Donaid Momas	Contract	COOK COUNTY C	ircuit Court	On appeal
	17101120910					Concluded
			any of your property repos	sessed, foreclosed, garnishe	d, attached, seize	ed, or levied?
		Il in the details below.				
	eck all that apply and fi					
Che	eck all that apply and fil No. Go to line 11					
Che		tion below.				
Che	No. Go to line 11 Yes. Fill in the informa		did any anadikan inglyding	a hank aufinancial institute	ion out off one	
Che United	No. Go to line 11 Yes. Fill in the informa			រូ a bank or financial institut	ion, set off any a	mounts from your accounts
Che United	No. Go to line 11 Yes. Fill in the informa hin 90 days before your refuse to make a paym	u filed for bankruptcy,		រូ a bank or financial institut	ion, set off any a	mounts from your accounts
Che Unit or I	No. Go to line 11 Yes. Fill in the informa hin 90 days before yo refuse to make a paym No. Go to line 11	u filed for bankruptcy, nent because you owed		រូ a bank or financial institut	ion, set off any a	mounts from your accounts
Witt or I	No. Go to line 11 Yes. Fill in the informa hin 90 days before yo refuse to make a paym No. Go to line 11 Yes. Fill in the informa	u filed for bankruptcy, nent because you owed tion below.	d a debt?	g a bank or financial institut		·
Witt or I	No. Go to line 11 Yes. Fill in the informa hin 90 days before you refuse to make a paym No. Go to line 11 Yes. Fill in the informa hin 1 year before you intrappointed receiver,	u filed for bankruptcy, nent because you owed tion below.	d a debt? as any of your property in			·
Witt cou	No. Go to line 11 Yes. Fill in the informathin 90 days before yourefuse to make a paym. No. Go to line 11 Yes. Fill in the informathin 1 year before your int-appointed receiver,	u filed for bankruptcy, nent because you owed tion below. filed for bankruptcy, w	d a debt? as any of your property in			·
Witt cou	No. Go to line 11 Yes. Fill in the informa hin 90 days before you refuse to make a paym No. Go to line 11 Yes. Fill in the informa hin 1 year before you intrappointed receiver,	u filed for bankruptcy, nent because you owed tion below. filed for bankruptcy, w	d a debt? as any of your property in			·
Witt cou	No. Go to line 11 Yes. Fill in the informathin 90 days before yourefuse to make a paym. No. Go to line 11 Yes. Fill in the informathin 1 year before your trappointed receiver, No. Yes.	u filed for bankruptcy, nent because you owed tion below. filed for bankruptcy, w a custodian, or anothe	d a debt? as any of your property in			·
Witt cou	No. Go to line 11 Yes. Fill in the informa hin 90 days before you refuse to make a paym No. Go to line 11 Yes. Fill in the informa hin 1 year before you rt-appointed receiver, No. Yes. List Certain Gifts	u filed for bankruptcy, nent because you owed ation below. filed for bankruptcy, w a custodian, or anothe	d a debt? as any of your property in er official?		nee for the benet	fit of creditors, a
Witt cou	No. Go to line 11 Yes. Fill in the informa hin 90 days before you refuse to make a paym No. Go to line 11 Yes. Fill in the informa hin 1 year before you rt-appointed receiver, No. Yes. List Certain Gifts	u filed for bankruptcy, nent because you owed ation below. filed for bankruptcy, w a custodian, or anothe	d a debt? as any of your property in er official?	the possession of an assig	nee for the benet	fit of creditors, a
Witt cou	No. Go to line 11 Yes. Fill in the information of the second of the seco	u filed for bankruptcy, nent because you owed tion below. filed for bankruptcy, w a custodian, or anothe and Contributions	d a debt? as any of your property in er official?	the possession of an assig	nee for the benet	fit of creditors, a
Witt Cou	No. Go to line 11 Yes. Fill in the informathin 90 days before your refuse to make a paym. No. Go to line 11 Yes. Fill in the informathin 1 year before your reappointed receiver, No. Yes. List Certain Gifts hin 2 years before your No. Yes. Fill in the details	u filed for bankruptcy, nent because you owed tion below. filed for bankruptcy, w a custodian, or anothe and Contributions u filed for bankruptcy,	d a debt? as any of your property in er official? did you give any gifts with	the possession of an assig	nee for the benet	fit of creditors, a
Witten Wi	No. Go to line 11 Yes. Fill in the informathin 90 days before yourefuse to make a paym. No. Go to line 11 Yes. Fill in the informathin 1 year before you firt-appointed receiver, No. Yes. List Certain Gifts hin 2 years before you. Yes. Fill in the details thin 2 years before you.	u filed for bankruptcy, nent because you owed tion below. filed for bankruptcy, w a custodian, or anothe and Contributions u filed for bankruptcy,	d a debt? as any of your property in er official? did you give any gifts with	the possession of an assig	nee for the benet	fit of creditors, a
Witt cou	No. Go to line 11 Yes. Fill in the informathin 90 days before your refuse to make a paym. No. Go to line 11 Yes. Fill in the informathin 1 year before your reappointed receiver, No. Yes. List Certain Gifts hin 2 years before your No. Yes. Fill in the details	u filed for bankruptcy, nent because you owed tion below. filed for bankruptcy, was a custodian, or another and Contributions u filed for bankruptcy, of for each gift.	d a debt? as any of your property in er official? did you give any gifts with	the possession of an assig	nee for the benet	fit of creditors, a

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 49 of 69

Donald Thomas Case Number (if known) _ First Name Middle Name Last Name List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer 2017 Payment/Value: Geraci Law L.L.C. \$4,000.00: \$190.00 55 E. Monroe Street #3400 paid prior to filing, Chicago,IL 60603 balance to be paid through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2017 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8:

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 50 of 69

Donald Thomas Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Nο Yes. Fill in the details. Who else had access to it? Do you still Describe the contents have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Value Describe the property **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 51 of 69

		D.	rage of or	
Debtor 1	Donald	L	Thomas	Case Number (if known)
	First Name	Middle Name	Last Name	

	art 11: Give Details About Your Business or Connect	ions to Any Business					
27	Within 4 years before you filed for bankruptcy, did	you own a business or have any of the following connections to any business?					
	A sole proprietor or self-employed in a trade	e, profession, or other activity, either full-time or part-time					
	A member of a limited liability company (LL						
	A partner in a partnership						
	An officer, director, or managing executive	of a corporation					
	An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the deta	ails below for each business.					
28	Within 2 years before you filed for bankruptcy, did institutions, creditors, or other parties.	you give a financial statement to anyone about your business? Include all financial					
	No.						
	Yes. Fill in the details.						
	Date iss	ued					
Pa	art 12: Sign Below						
i		ng a false statement, concealing property, or obtaining money or property by fraud nes up to \$250,000, or imprisonment for up to 20 years, or both.					
		V /s/Victoria I Thomas					
	🗶 /s/ Donald L Thomas, Jr.	/s/ Victoria L Thomas Signature of Debtor 2					
		/s/ Victoria L Thomas Signature of Debtor 2					
	/s/ Donald L Thomas, Jr. Signature of Debtor 1	Signature of Debtor 2					
	🗶 /s/ Donald L Thomas, Jr.						
1	/s/ Donald L Thomas, Jr. Signature of Debtor 1 Date 09/29/2017 MM / DD / YYYY	Signature of Debtor 2 Date 09/29/2017 MM / DD / YYYY If Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 52 of 69

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTO	
Chapter: Cl DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTO	OR
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above na compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy of the debtor of	me, for services
For legal services, I have agreed to accept \$4,000.00	
Prior to the filing of this statement I have received \$190.00	
Balance Due \$3,810.00	
2. The source of the compensation paid to me was:	
Debtor(s) Other: (specify)	
3. The source of compensation to be paid to me is:	
Debtor(s) Other: (specify)	
I have not agreed to share the above-disclosed compensation with any other person unless they are me of my law firm.	nembers and associates
I have agreed to share the above-disclosed compensation with a other person or persons who are not not my law firm. A copy of the agreement, together with a list of the names of the people sharing in the attached.	
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	y
 Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether bankruptcy; 	er to file a petition in
b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required	ed;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned	l hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:	
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.	
Date: 09/29/2017 /s/ Lisa LaShawn Haley	
Date Signature of Attorney	

752339 Page 1 of 1 Record #

Geraci Law L.L.C. Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48

- Document Page 55 of 69

 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

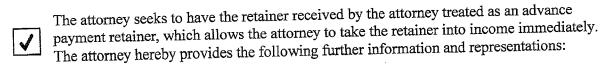


C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



Filed 09/29/17 Entered 09/29/17 17:10:48 Case 17-29359 Doc 1

- Document Page 57 of 69

 Any portion of the retainer that is not earned or required for expenses will be refunded to (d) the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment (e) retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

CONDUCT AND DISCHARGE E.

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 58 of 69 ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4.000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney	has received,	190.00		
toward the flat fee, leaving a balance due of \$	3810.00	_; and \$ _	310.00	for expenses
leaving a halance due for the filing fee of \$	0.00			

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

F.

Signed:

Debtor(s)

1 min

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Desc Mai Case 17-29359

Case 17-29359 Doc 1 Fi**led AV L.IEO**tered 09/29/17 17:10:48 D National Headquarters: 55 E. Monroe Street சூர்மை இரு திரு நிருந்து 1313 help@geracilaw.com



Record #: 752-339 Consultation Attorney: SHI Date: 9/21/2017

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures.I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the

Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

months. The payment and length of the plan are based __ per month for _ on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Donald Thomas (Debtor) Representing Geraci Law L.L.C. Attorney for the Debtor(s)

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 60 of 69

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Donald L Thomas Jr. and Victoria L Thomas / Debtors

In re

Bankruptcy Docket #:

Judge:

١	/FRIFI	CAT	ION.	OF	CREDI'	TOR	MΔ	TRIX
- 1		$\cup \cap I$		OI.	CKLDI	IUN	171	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 09/29/2017

/s/ Donald L Thomas, Jr.

Donald L Thomas, Jr.

X Date & Sign

X Date & Sign

X Date & Sign

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Victoria L Thomas

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 61 of 69 In re Donald L Thomas Jr. and Victoria L Thomas / Debtors

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 752339 B 201A (Form 201A) (11/11) Page 1 of 2

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 62 of 69

Page 2

In re Donald L Thomas Jr. and Victoria L Thomas / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Form B 201A, Notice to Consumer Debtor(s)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/29/2017	/s/ Donald L Thomas, Jr.		
	Donald L Thomas, Jr.		
Dated: 09/29/2017	/s/ Victoria L Thomas		
	Victoria L Thomas		
Dated: 09/29/2017	/s/ Lisa LaShawn Haley		
	Attorney: Lisa LaShawn Haley		

Record # 752339 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 63 of 69

ebtor 1	Donald	L Thor	mas Case Number (if	known)				
	First Name	Middle Name Last Na	me					
Part 6	Answer These Question	s for Reporting Purposes						
-	/hat kind of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
y.	ou have?	No. Go to line 16b. Yes. Go to line 17.						
		16b. Are your debts prima money for a business or	rily business debts? Business debts are debt investment or through the operation of the busine	s that you incurred to obtain ess or investment.				
		No. Go to line 16c. Yes. Go to line 17.						
		16c. State the type of debts y	ou owe that are not consumer debts or business	debts.				
	Are you filing under Chapter 7?	No. I am not filing under	er Chapter 7. Go to line 18.					
	Oo you estimate that after		hapter 7. Do you estimate that after any exempt enses are paid that funds will be available to distr	property is excluded and ribute to unsecured creditors?				
	any exempt property is	∏No.						
	excluded and	=						
	administrative expenses are paid that funds will be	Yes.						
	available for distribution							
1	to unsecured creditors?							
18.	How many creditors do	1 -49	1,000-5,000	25,001-50,000				
	you estimate that you	☐ 50-99	5,001-10,000	☐ 50,001-100,000				
•	owe?	☐ 100-199	□ 10,001-25,000	☐ More than 100,000				
		200-999						
19.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	\$500,000,001-\$1 billion				
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion				
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	☐More than \$50 billion				
		☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million					
20.	How much do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million	\$500,000,001-\$1 billion				
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion				
	to be?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion				
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion				
Pari	7: Sign Below							
For	you	I have examined this petition correct.	n, and I declare under penalty of perjury that the in	nformation provided is true and				
000000000000000000000000000000000000000		If I have chosen to file under of title 11, United States Coo under Chapter 7.	r Chapter 7, I am aware that I may proceed, if elig de. I understand the relief available under each ch	ible, under Chapter 7, 11,12, or 13 napter, and I choose to proceed				
aan aa caa caa caa caa caa caa caa caa c		If no attorney represents me this document, I have obtain	e and I did not pay or agree to pay someone who i ned and read the notice required by 11 U.S.C. § 3	is not an attorney to help me fill out 42(b).				
***************************************			e with the chapter of title 11, United States Code,					
A TOTAL CONTRACTOR CON		I understand making a false with a bankruptcy case can 18 U.S.C. §§ 152, 1341, 15	statement, concealing property, or obtaining mor result in fines up to \$250,000, or imprisonment fo 19, and 3571.	r up to 20 years, or both.				
Access (Access) (Access access		Signature of Debtor 1	1 - Thomas * 1	sector homas gnature of Debtor 2				
**************************************		Executed on : 2	<u>/2-7</u> /2017 Ex	xecuted on : 9 / 2 5 /2017 MM / DD / YYYY				
á.		T" IVIIVI						

Record # 752339

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 64 of 69

Fill in this in	formation to identif	y your case:		
Debtor 1	Donald	L	Thomas	
	First Name	Middle Name	Last Name	
Debtor 2	Victoria	L	Thomas	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District o	of <u>ILLINOIS</u> (State).	
Case Number (If known)	Ī			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below						
Did you p	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
■ No							
Yes	. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
(Maria, Caranteen Control of C							
A TORONO CONTRACTOR CO							
Under pe correct.	enalty of perjury, I declare that I have read the summary and schedules filed with t	his declaration and that they are true and					
X Signa	Oansbl Thomps * Licture of Debtor 1	in Thomas					
Date	.9 129 12017 MM / DD / YYYY Date 9 129 MM / DD / YY	2017 YY					

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 65 of 69

Thomas

Last Name

Middle Name

Case Number (if known) ___

Part 11: Give Details About Your Business or Connections to Any E	lusiness
27 Within 4 years before you filed for bankruptcy, did you own a b	ousiness or have any of the following connections to any business?
A sole proprietor or self-employed in a trade, profession	
A member of a limited liability company (LLC) or limited	l liability partnership (LLP)
☐ A partner in a partnership	
An officer, director, or managing executive of a corpora	ation
An owner of at least 5% of the voting or equity securities of a corporation	
An owner of at least 5% of the voting or equity securities	is of a corporation
No. None of the above applies. Go to Part 12.	
Yes. Check all that apply above and fill in the details below to	or each business.
Yes. Check all that apply above and him in the details below to	
Within 2 years before you filed for bankruptcy, did you give a institutions, creditors, or other parties. No. Yes. Fill in the details. Date Issued	financial statement to anyone about your business? Include all financial
Part 12: Sign Below	
I have read the answers on this Statement of Financial Affairs a answers are true and correct. I understand that making a false in connection with a bankruptcy case can result in fines up to \$ 18 U.S.C. §§ 152, 1341, 1519, and 3571.	and any attachments, and I declare under penalty of perjury that the statement, concealing property, or obtaining money or property by fraud \$250,000, or imprisonment for up to 20 years, or both.
* Nond L. Shoma Signature of Debtor 1	X Victoria Dhamas Signature of Debtor 2
Date 9 /29 /2017 MM / DD / YYYY	Date 9 /29 /2017 MM / DD / YYYY
Did you attach additional pages to Your Statement of Financia	l Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
☐Yes	
Did you pay or agree to pay someone who is not an attorney t	o help you fill out bankruptcy forms?
■ No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,
	Declaration, and Signature (Official Form 119).

Donald

First Name

Case 17-29359 Desc Main

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!! X Date & Sign Dated: 9 129 12017 Donald L Thomas, Jr. X Date & Sign Dated: 4 / 29/2017

Victoria L Thomas

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 67 of 69

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Donald L Thomas Jr. and Victoria L Thomas / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 9 129 12017

Donald L Thomas, Jr.

X Date & Sign

Dated: 9 1 29 /2017

Victoria L Thomas

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-29359 Doc 1 Filed 09/29/17 Entered 09/29/17 17:10:48 Desc Main Document Page 68 of 69

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Donald L Thomas, Jr.

Victoria L Thomas

Date: 9 / 29 /2017

Date: 9 / 29/2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

Document Page 69 of 69 In re Donald L Thomas Jr. and Victoria L Thomas / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 9 / 29 /2017

X Date & Sign

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Page 2

X Date & Sign